

# EXHIBIT 8

Technology  
Crypto

# Valor, Brevan Howard Back Lightning Labs to 'Bitcoinize the Dollar'

- Valor, Brevan Howard join as investors as Lightning expands
- Lightning Labs builds protocol for high-volume transfers



Lightning Labs Chief Executive Officer Elizabeth Stark *Photographer: Eva Marie Uzcategui/Bloomberg*

By Sonali Basak

April 5, 2022 at 11:00 AM EDT

From **Crypto**

Crypto technology firm Lightning Labs said it is bringing in new financing as it creates a protocol to facilitate fiat currency transfers to Bitcoin.

The protocol -- called Taro -- aims to enable high-volume transfers instantly for fiat currencies and other assets, Lightning Labs said in a statement. Valor Equity Partners, Brevan Howard Asset

Management LLP and Vlad Tenev, CEO of Robinhood Markets Inc., are among new investors in the \$70 million, Series B financing round. While Valor Equity was an early backer of Tesla and SpaceX, hedge fund Brevan Howard has been ramping up its own, new crypto unit with capital and staff.

Taro will help developers issue assets such as stablecoins on the Bitcoin blockchain and convert them to other assets through the Lightning Network. The network is a decentralized system that intends to eliminate the custodial risk associated with high-volume micropayments, its website states. The idea is to make the crypto assets more easily transferable at a low fee, globally.

“In essence, dollars will route through the Bitcoin monetary network using Lightning,” the firm said. “This new protocol cements Bitcoin in its place as the internet’s native digital money and protocol for value transfer.”

Lightning Labs, run by Chief Executive Officer Elizabeth Stark and backed by entrepreneur Jack Dorsey, said its in talks with stablecoin issuers about using its technology. Lightning’s network, which is layered over Bitcoin, facilitates fast, micro transactions that typically take Bitcoin’s blockchain longer to process. Through the infrastructure, customers can use Bitcoin to pay for purchases across large corporations like Starbucks and Twitter.

Stark’s firm expects Taro to speed up use of Bitcoin payments and transfers among emerging markets. Her firm has helped expand such movement in El Salvador since its adoption of Bitcoin as legal tender last year.

Venture capital firms including Goldcrest Capital, Kingsway, Moore Strategic Ventures, bitcoin technology firm NYDIG and Silvergate Capital Corp. CEO Alan Lane also participated in the Series B funding round.

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## There's a new way to quickly send U.S. dollars around the world with bitcoin

PUBLISHED TUE, APR 5 2022·11:00 AM EDT UPDATED TUE, APR 5 2022·11:37 AM EDT



MacKenzie Sigalos  
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### KEY POINTS

Blockchain start-up Lightning Labs announced Tuesday that it is launching the Taro protocol, a technology that will route fiat-pegged stablecoins and other digital assets through the bitcoin monetary network.

Taro uses Lightning – a payments platform built on top of bitcoin's base layer that enables global, high volume, virtually instantaneous, and low-fee transactions using the security of the bitcoin blockchain.



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There's a new and low-cost way to quickly send U.S. digital dollars around the world without a bank. And it's built on bitcoin.

Blockchain start-up Lightning Labs announced Tuesday that it's launching the Taro protocol, a technology that will route fiat-pegged stablecoins and other digital assets through the bitcoin monetary network. The project is still in development.

Taro uses Lightning, a payments platform built on top of bitcoin's base layer that enables global, high volume, virtually instantaneous, and low-fee transactions using the security of the bitcoin blockchain.

"It's one of those things where people don't really know how the credit card system works – and it just works," Lightning Labs CEO Elizabeth Stark told CNBC.

Typically, this 'layer two' payments platform is all about making bitcoin easier to spend and receive – but Lightning Labs has decided to extend the use case of this tech to other types of virtual cash.

"With this technology, you could route all the world's currencies through bitcoin," said Stark.

"People will be able to seamlessly go between bitcoin and say, a USD stablecoin, or peso, euro, yen, etc. And they can send those globally, instantly and with extremely low fees," she said.

## How it works

There is bitcoin, the asset class, and then there's the global interoperable bitcoin monetary network. Lightning Labs is piggybacking off the latter.

You can think of Taro's payment workflow as enabling bitcoin to serve as a hybrid of the SWIFT financial messaging system (the communication layer) and correspondent banking (routing component).

Typically, all nodes must agree to confirm a transaction on the bitcoin network, verifying every transaction on the blockchain. The process highlights one of bitcoin's greatest strengths: its high degree of network decentralization, which is a big part of what ensures its security. But it is also



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On the Lightning Network, not all participants in the network need to agree. Instead, nodes only verify transactions with which they are directly interacting.

That difference is key. Stark tells CNBC that it's possible to execute hundreds of thousands of transactions per second on Lightning.

And then there's the cost.

"Lightning transactions can be fractions of a penny...while a bitcoin transaction at the core protocol layer can be much more expensive than that," said Alyse Killeen, founder and managing partner of bitcoin-focused venture firm Stillmark.

Twitter integrated Lightning tipping in 2021 and the technology is already deployed around the world in places like El Salvador, which made bitcoin legal tender in Sept. 2021.

But Lightning Labs says that the Taro protocol marks a major step in Lightning's capacity to serve as the underlying value transfer protocol of the internet.

"From our standpoint, we're particularly interested in the fiat and stablecoin aspects, because we're really big into emerging markets," explained Stark. "That's something near and dear to our hearts. We've seen a lot of adoption there, and there's a big demand for that."

The ultimate goal is to create a frictionless on-ramp to the global economy requiring only a mobile phone, in order to include as many people as possible in the process.

Lightning Labs – which also announced it raised \$70 million in Series B funding led by early Tesla and SpaceX backer Valor Equity Partners – says it is releasing the technical spec for the Taro protocol, so that it can incorporate feedback from developers as it continues to build the protocol.

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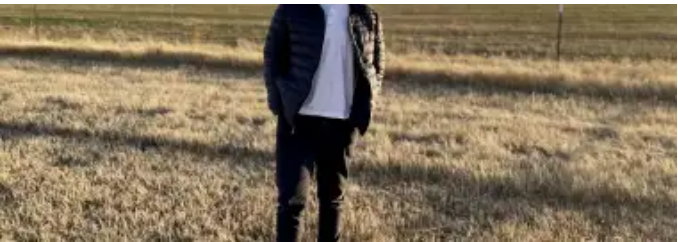


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Apr 6, 2022 - Economy & Business

## Lightning Labs raises \$70M to bring DeFi to Bitcoin



Brady Dale, author of [Axios Crypto](#)

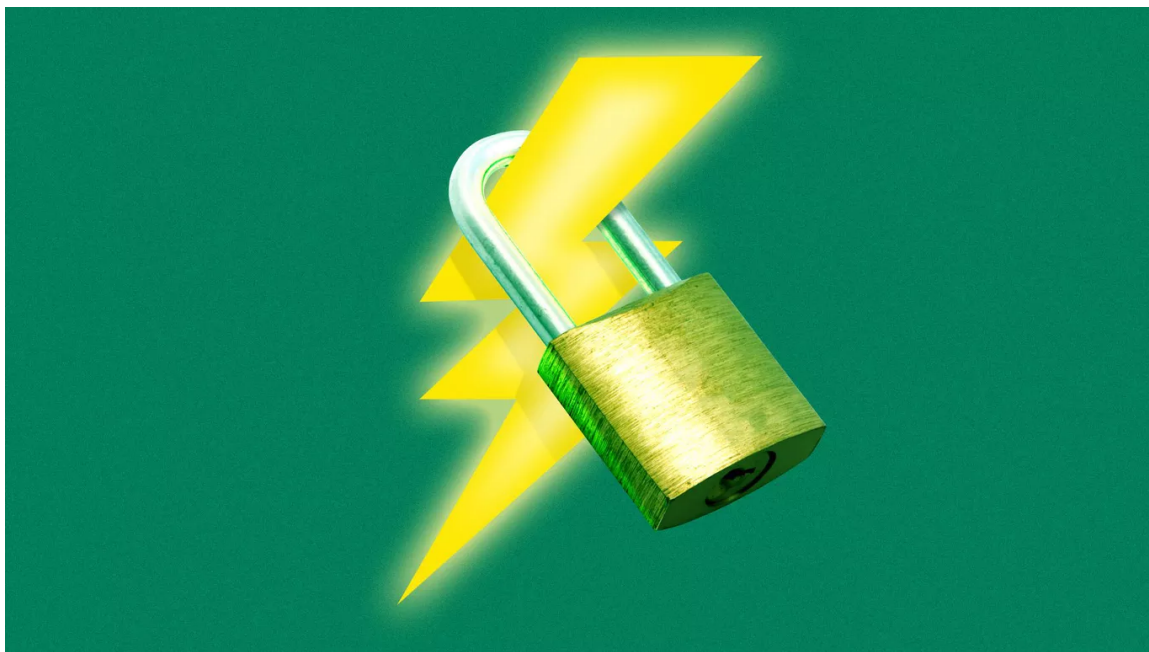


Illustration: Sarah Grillo/Axios

Bitcoin has always claimed the potential to compete with the existing global financial rails, but the trouble is people don't want to transact in bitcoin — they want to transact in dollars. Lightning Labs has raised \$70 million to build Taro, a way for bitcoin to do dollars (and euros, and yen, and so on).

**Why it matters?** [Lightning Labs](#) is a leading developer of the [Lightning Network](#), a layer on top of Bitcoin. It raised the funds to build Taro, a way for all kinds of assets to move more quickly and cheaply using bitcoin than with existing financial rails — *at least that's the pitch*.

**Details:** The Series B round was led by Valor Equity Partners, with global asset manager Baillie Gifford, alternative investment manager Brevan Howard, bitcoin startup

in emerging markets who have trouble accessing the present financial system.

- "I'm a firm believer that we're going to easily see leapfrogging," Elizabeth Stark, CEO of Lightning Labs, told Axios.
- [Leapfrogging](#) refers to moments when emerging markets skip a prior era of technology to go straight to the latest technology. A famous example: building cell phone networks without ever laying down landlines.
- We're already seeing uptick in emerging markets' citizens [holding crypto](#) (not to mention [one nation](#) making it legal tender).

**How it works:** Bitcoin is big and slow, by design. Its ponderousness is what makes it probably the most secure open network in the world. The Lightning Network was built for faster transactions, guaranteed by Bitcoin.

- The [new Taro protocol](#) should enable institutions to make Bitcoinized-versions of the [stablecoins](#) that have been popular on other blockchains, such as Ethereum.
- Those stablecoins could then move over the Lightning Network very fast and for very little cost.

**What they're saying:** "Today if I want to send a photo on the internet I can send it in any application. But even in the world of crypto I can't easily send money or value," Stark said. "The goal here is to easily embed value"

- By using Lightning, the transactions will be much cheaper than they would be on the second biggest blockchain, Ethereum, and probably more secure than they would be on the newer, faster blockchains, such as Solana or Tron.

**Under the hood:** Lightning is a liquidity network which has [over 36,000 nodes](#) (real people or companies with little servers) that hold \$170 million worth of bitcoin that they send and receive between users for very small fees.



- So, the more people use Lightning, the better the company does. Creating a whole new use case for Lightning is very much in their interest.
- Taro could open up possibilities for decentralized finance (DeFi) on Bitcoin, but it will need other developers to build that. Lightning Labs builds infrastructure, not apps.
- Some nodes will be able to hold tokenized assets such as stablecoins and some will still just hold bitcoin, but all the transfer of value will be done in bitcoin, with swaps at each end for stablecoin transactions.
- Taro should go live this year, if all goes well.

**Yes, but:** Lots of things in crypto work well enough. The real question is whether or not anyone chooses to use them.



Go deeper

Michael Mooney, author of [Axios Dallas](#)  
Apr 26, 2022 - Business

Fort Worth becomes the first U.S. city to mine bitcoin

**Why it matters:** At every level of government, officials are recognizing that cryptocurrency will be an important part of the future. Some, like Fort Worth, are signaling that they are open for business.

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Emily Peck, author of [Axios Markets](#)  
59 mins ago - Economy & Business

## Chip makers must provide child care plan for fund access

Illustration: Natalie Peeples/Axios

Chip makers who want access to billions of dollars in new federal funding will first have to figure out how workers will access affordable child care, per a new requirement from the Commerce Department.

**Why it matters:** Parents, particularly women, can't go to work if they can't find child care — a problem that's only grown more acute, first in the pandemic and now in the tight labor market.

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Russell Contreras, Keldy Ortiz  
1 hour ago · Politics & Policy

## The rush to save fading Black history

Blues artist Tada Ikemasu plays outside the Club Vegas Blues Lounge, April 13, 2013, in Clarksdale, Mississippi. The state is home to many buildings that once housed Juke Joints and gave rise to blues. Many are gone. Photo: Scott Olson/Getty Images

Hundreds of sites important to Black history are at risk of disappearing as buildings sit abandoned, forgotten, or dismissed amid urban renewal and climate change.

**Why it matters:** The sites tell stories about abolition, civil rights, and Black entertainment.

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EDITORS' PICK

# Elizabeth Stark's Lightning Labs Raises \$70 Million To 'Bitcoinize' The U.S. Dollar

**Nina Bambysheva** Forbes Staff  
*Senior Reporter, Digital Assets*

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Apr 5, 2022, 11:00am EDT



Lightning Labs CEO and cofounder Elizabeth Stark on stage at the Lightning Conference. LIGHTNING LABS / ENID VALU

Bitcoin developer Lightning Labs raised \$70 million from early investors in Tesla and SpaceX to help turn the first major blockchain into a network capable of transacting trillions of dollars in volume annually, making it a competitor to the likes of Visa.

While bitcoin is conducting \$50 billion in volume daily, the public network is only capable of handling a few transactions per second, compared to Visa's 65,000. Since 2016, Lightning Labs has been working to fix that problem by developing the Lightning Network, a so-called layer-2 solution that sits on top of the bitcoin blockchain.

With the investment, the California-based Lightning Labs plans to build out Taro, a protocol that, it hopes, will open Lightning Network to assets other than bitcoin, including stablecoins and fiat currencies. "That's really significant because the potential here is for all the world's currencies to route through Bitcoin over the Lightning Network," Elizabeth Stark, CEO and co-

founder of Lightning Labs, told *Forbes* ahead of the announcement.

To realize that vision and ensure the company's further growth, the bitcoin payments startup raised a Series B funding round, led by Valor Equity Partners and global asset manager Baillie Gifford, both early backers of Tesla and SpaceX. Among other high-profile investors are Robinhood CEO Vlad Tenev, NYDIG and Silvergate CEO Alan Lane. This follows on a [\\$10 million Series A](#) in 2020, following an even earlier investment by Twitter and Block co-founder Jack Dorsey. Stark declined to disclose the firm's post-money valuation.

In 2018, Lightning Labs launched what many saw as a solution to bitcoin's slow throughput—the Lightning Network. Originally [described](#) in a 2016 paper by academics Joseph Poon and Thaddeus Dryja, the network now operates via more than 30,000 nodes and enables cheap and fast bitcoin transactions by conducting small and frequent payments away from Bitcoin's main layer. Stark [compares](#) the network to Visa, a global online system [handling](#) electronic payments between over 100 million merchants and 15,000 financial institutions. But unlike its counterpart, Lightning relies on bitcoin's liquidity, and anyone can run a Lightning node.

Growth in the network's capacity, or the amount of bitcoin locked up in its channels, has [slowed](#)

down in recent months, but the network continues to gain adoption, according to Stark. More than 300 companies are building on Lightning Labs' open source technology. Just last week, leading cryptocurrency exchange Kraken joined the Lightning Network with its own node. Earlier in September, Twitter added support for bitcoin-based payment features, including Lightning wallets.

The first step in Lightning Labs' plan to turn the network into a multi-asset layer on top of Bitcoin is to add stablecoins. With the launch of the new protocol, developers will be able to issue these assets (which are pegged to other assets, like the U.S. dollar) on the bitcoin blockchain, and then move them onto Lightning for speed and scalability, explained Stark.

According to a statement provided to *Forbes*, "Lightning Labs is already in talks with numerous major players about issuing stablecoins and building on its platform using this technology." Stark declined to disclose additional details but shared that the protocol could offer support for various types of assets, including in-game collectibles and NFTs (Lightning Labs is *not* actively working on these assets).

The launch of Taro is the latest effort to unwrap the potential of the blockchain that started it all. In February, Muneeb Ai, cofounder of Stacks, a smart contracts network linked to Bitcoin, raised



[\\$150 million](#) to bring applications and assets like NFTs that took off on chains like Ethereum and Solana to Bitcoin.

Taro's development was accelerated by Taproot, a recent upgrade to bitcoin that introduced a number of improvements, including making it easier and faster to confirm transactions on the bitcoin network.

*Editor's note: The story was edited to clarify that Lightning Labs is not actively working on 'unique', or non-fungible, assets.*

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Nina Bambysheva

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**Tech****Lightning Labs Releases Software to Allow Bitcoin Developers to Mint and Transfer Assets on the Blockchain**

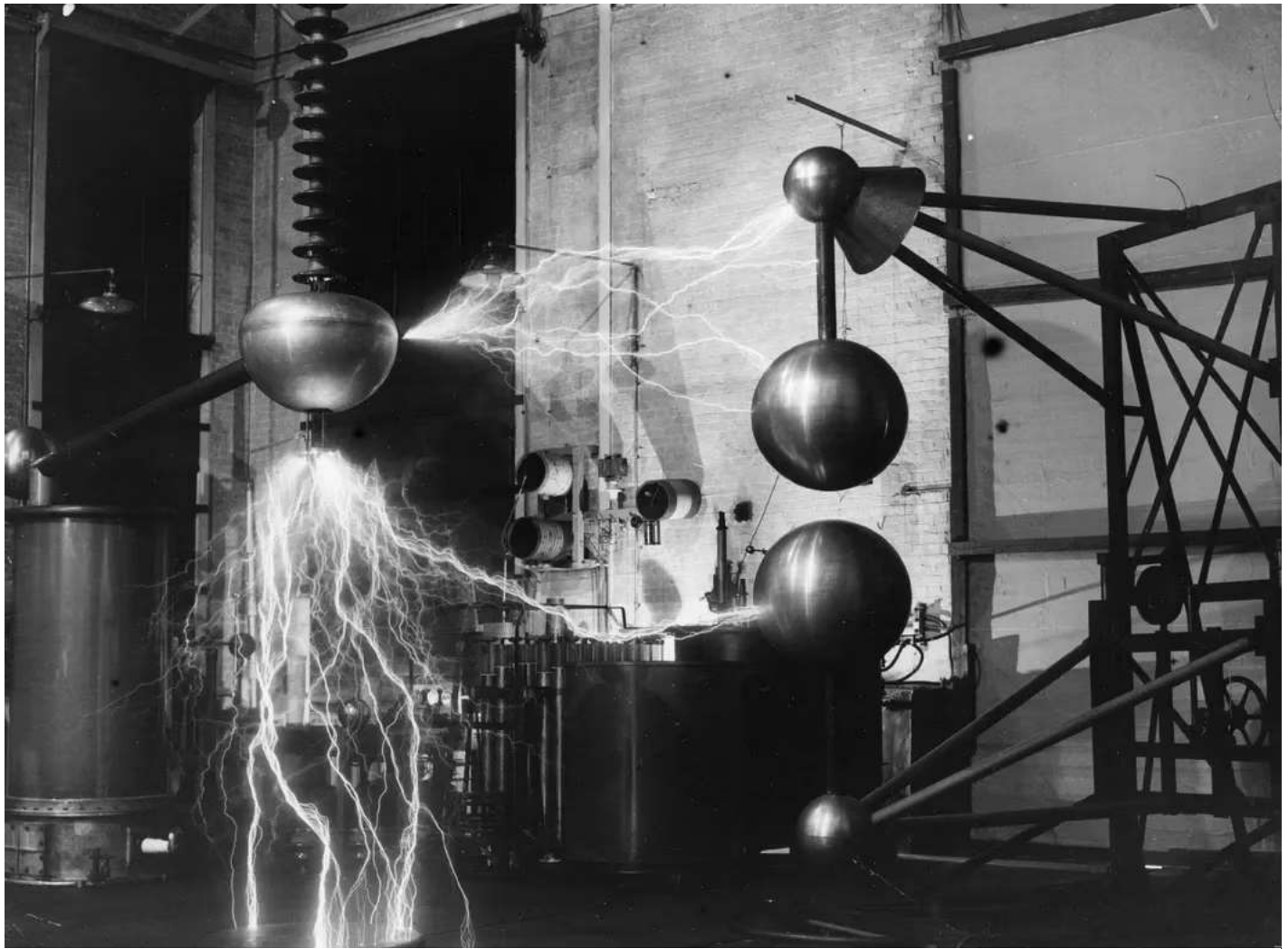
The alpha version of Taro will make it possible to create peer-to-peer Bitcoin and Lightning-native stablecoins.

By Frederick Munawa

🕒 Sep 28, 2022 at 2:46 p.m. EDT

Updated Sep 28, 2022 at 4:03 p.m. EDT





(Fox Photos/Getty Images)



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**Secure Your Seat**

Lightning Network infrastructure firm Lightning Labs has released [a test version of the Taro daemon](#), a new piece of software that will allow Bitcoin developers to create, send and receive assets on the Bitcoin blockchain.

Taro is a [Taproot](#)-powered protocol that [was introduced in April](#) and that allows bitcoiners to issue assets such as stablecoins on the Bitcoin blockchain. Those assets can then be transferred over the [Lightning Network](#) for instant, high-volume and low-fee transactions.

**Read more: [Lightning Labs Raises \\$70M to Bring Stablecoins to Bitcoin](#)**






According to Lightning Labs, Bitcoin, Lightning and now, Taro, will make it possible to create peer-to-peer Bitcoin and Lightning-native stablecoins that settle instantly, with low transaction fees and no financial intermediaries.

“With Taro and the incredible developer community, we can build a world where users have [U.S. dollar]-denominated balances and BTC-denominated balances (or other assets) in the same wallet, trivially sending value across the Lightning Network just as they do today,” [Lightning Labs wrote in its announcement](#) on Wednesday.



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### Frederick Munawa

Frederick Munawa is a Technology Reporter for Coindesk. He covers blockchain protocols with a specific focus on bitcoin and bitcoin-adjacent networks.

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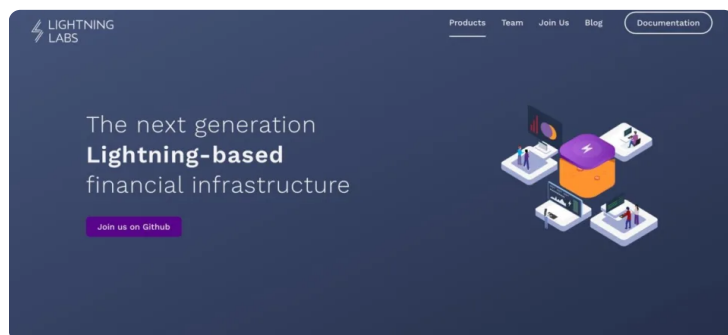
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# Lightning Labs raises \$70m to bring stablecoins to Bitcoin


**Pradipta Mukherjee**

April 5, 2022 · 1 min read

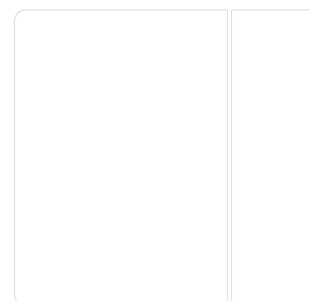


Lightning Labs raised \$70 million in series B funding to build a stablecoin and asset protocol on the Bitcoin network.

*See related article:* [Will the growing regulatory heat on stablecoins stifle innovation?](#)

## Fast facts

- Investors include Valor, Baillie Gifford, Goldcrest, Kingsway, Stillmark, Brevan Howard, NYDIG, and others.
- [Elizabeth Stark](#), co-founder and CEO of Lightning Labs, [announced](#) Taro and its bid to bring assets, like stablecoins, to the Bitcoin blockchain, for instant USD and other fiat-pegged assets settlements.
- Taro is an open protocol based on taproot, a recent upgrade to the Bitcoin blockchain, that enables greater contracting capabilities, along with privacy and efficiency benefits.
- With Taro, developers will be able to issue assets on the Bitcoin blockchain, and then move them onto Lightning for speed and scalability, making use of BTC liquidity to



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ensure interoperability between assets, Lightning Labs said.

*See related article:* [Why are stablecoins overwhelmingly backed by the US dollar?](#)

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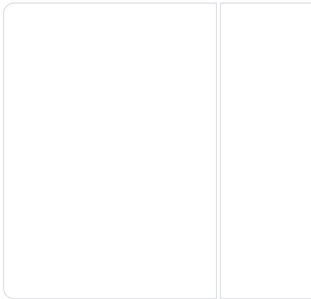
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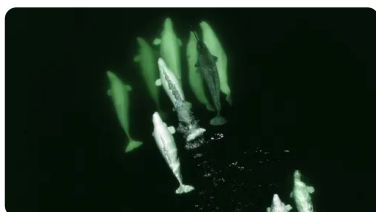


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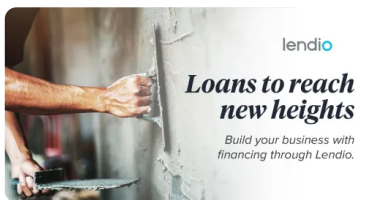


TODAY

### Jansen Panettiere, actor and younger brother of Hayden Panettiere, dies

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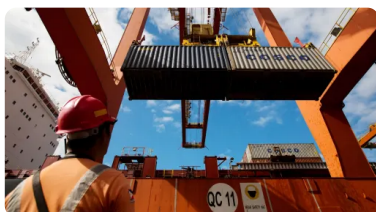


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